

Service document Exploring your mortgage options

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This document describes the services that we offer and sets out the costs. Similar documents are available from other financial service providers. This will allow you to compare different providers' services and charges.

Please note that this document tells you about our normal services and what they usually cost. In your personal circumstances, things may be different. It is therefore important to make sure you always make clear arrangements with your financial service provider.

Exploring your mortgage options

Are you thinking of applying for a home loan – either to help you buy a home or to replace an existing loan (e.g. because you have reached the end of a fixed-rate period)? If so, this document explains how we can help you and what our services will cost you.

When you are looking for a mortgage, you need to consider a number of things, such as:

- How much you want to borrow.
- How much interest you will need to pay each month – different banks and insurers have different rates of interest.
- How you will pay off what you borrow – there are various possibilities that you should think over.
- Whether you should insure your loan.

This document tells you whether we can help you find answers to those questions, how we can help and what our help will cost.

Summary: what we can do for you

We are a financial services provider. The services we can provide are described below. There are five types of services a financial service provider can provide. Not all financial service providers offer all five types of service. We offer the services in dark print below. We do not offer the ones in light print.

The mortgage

We can only advise you about our own mortgages. We can make sure that you get the contract.

1 Analysis What are your personal circumstances?	2 Advice Which financial solution is best for you and your circumstances?	3 Financial solution search Which provider's financial solution is best for you?	4 Contract Once you have made your decision, we can ensure that you get the contracts.	5 Follow-up Once you have the contract, we keep an eye on developments to make sure everything is going well.
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Mortgage insurance

We can advise you about insurance products offered by other providers. We can make sure that you get the contract.

1 Analysis What are your personal circumstances?	2 Advice Which financial solution is best for you and your circumstances?	3 Financial solution search Which provider's financial solution is best for you?	4 Contract Once you have made your decision, we can ensure that you get the contracts.	5 Follow-up Once you have the contract, we keep an eye on developments to make sure everything is going well.
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Average costs

Advice	Contract-related services	Combined service
€ 1,250	€ 850	€ 2,100

What we can do for you: additional information

<div>1 Analysis</div> <div>What are your personal circumstances?</div>	<p>We start by taking a look at your personal circumstances. We need to be familiar with your personal circumstances to give you sound financial advice. We talk things through with you, so that together we build up a clear picture:</p> <ul style="list-style-type: none">• What do you already know about possible financial solutions? Do you have experience with any of them?• What do you need and what can you afford?• How much security do you want? How much risk can you take and how much risk do you want to take? <p>If you prefer to do without our advice, you are free to do so when applying for or changing most types of mortgages. However, we do require you to do a test to find out how much knowledge and experience you have. If you'd like to know whether our services are right for you, you can meet with us to go over the options at no charge.</p>
<div>2 Advice</div> <div>Which financial solution is best for you and your circumstances?</div>	<p>Once we have a picture of your personal circumstances and your wishes, and we have a good idea of who you are, we can analyse the information we have gathered. We can then tell you what financial solution we think best matches your circumstances and your wishes.</p> <p>We will set out our advice in a written report. In the report, we will consider the financial risks that you incur in connection with occupational disability, unemployment and death. And we will tell you what options you have for insuring yourself against the identified risks.</p>
<div>3 Financial solution search</div> <div>Which provider's financial solution is best for you?</div> <div><div></div><div>This service provider does offer this</div><div><div></div><div>This service provider does not offer this</div></div></div> <td><div>The mortgage</div><p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. We can only advise you about our own mortgages. Any offer we make is not based on a comparison of other service providers' mortgages.</p><div><div>No comparison of products</div><div>Comparison of a small number of products</div><div>Comparison of a large number of products</div></div><div>Mortgage insurance</div><p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. Any offer we make is not based on a comparison of insurance products.</p><div><div>No comparison of products</div><div>Comparison of a small number of products</div><div>Comparison of a large number of products</div></div><p>We only give advice about other service providers' insurance products.</p></td>	<div>The mortgage</div> <p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. We can only advise you about our own mortgages. Any offer we make is not based on a comparison of other service providers' mortgages.</p> <div><div>No comparison of products</div><div>Comparison of a small number of products</div><div>Comparison of a large number of products</div></div> <div>Mortgage insurance</div> <p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. Any offer we make is not based on a comparison of insurance products.</p> <div><div>No comparison of products</div><div>Comparison of a small number of products</div><div>Comparison of a large number of products</div></div> <p>We only give advice about other service providers' insurance products.</p>

What we can do for you: additional information

<p>3 Financial solution search</p> <p>Which provider's financial solution is best for you?</p>	<p>There is a business link between us and one financial product provider: one company is part-owner of the other.</p> <hr/> <p>We also have contractual arrangements with several other financial product providers. That means that we have agreed to give advice only about those providers' products.</p> <hr/> <p>The choice of products we advise you about may be influenced by our business link and our contractual arrangements. Please ask about this when you talk to us.</p>
<p>4 Contract</p> <p>Once you have made your decision, we can ensure that you get the contracts</p>	<p>Once we have given you our advice, you will need to make a decision. If you like, we can ensure that you get the contracts.</p> <p>If you want one, you will be given a mortgage offer. A mortgage offer sets out the arrangements that we would like to make with you and describes the features of your mortgage. We can talk you through the offer and, where appropriate, give you a revised offer. If you are happy with our offer, you need to sign it and send it back.</p>
<p>5 Follow-up</p> <p>Once you have the contract, we keep an eye on developments to make sure everything is going well</p>	<p>Mortgage contracts tend to run for a long time. So your personal circumstances may change before the contract ends. If so, there may come a time when the product is no longer right for you. It is important to know that, throughout the contract term, you are entitled to information about important changes to the product, for example.</p> <p>Please note:</p> <p>There are major differences between financial service providers in terms of what they can do for you after you have agreed your contract. It is therefore important to make sure you are clear about the follow-up help that your provider can and cannot offer, and about the cost of any help that is available.</p> <p>We offer no follow-up assistance other than the help that we are legally obliged to provide after the contract has been signed.</p>

The costs: what will you have to pay?

The costs of our services

	Average costs	First-time buyer and existing mortgage customer	No advice	Extension / 2nd mortgage
Advice	€ 1,250	€ 900	n/a	€ 500
Contract-related services	€ 850	€ 850	€ 850	€ 850
Combined services	€ 2,100	€ 1,750	€ 850	€ 1,350

You will be billed for each item separately on the basis of a fixed scale of charges.

Do you already have a mortgage with us, and are you interested in obtaining our advice in connection with separation, setting up home together or reaching the end of your mortgage term? If so, there will be an advisory fee of € 500. You will pay a fee of € 150 for changing your mortgage. If you take out life insurance or occupational disability insurance with us, there will be an arrangement fee of € 175 per policy.

The amount you have to pay may differ, depending on the services that you choose.
You can use this document when making firm arrangements with us about the services we will provide.